

## **EXHIBIT C**

**Certificate Of Completion**

Envelope Id: 2F4B77AC36AE4A53B8FB74277945F29

Status: Completed

Subject: Please DocuSign: Home Improvement Loan Package Signature

LoanAgreementId: [REDACTED]

Source Envelope:

Document Pages: 30

Signatures: 1

Envelope Originator:

Certificate Pages: 4

Initials: 0

Mosaic Support

AutoNav: Enabled

loannotices.webbank@joinmosaic.com

EnvelopeD Stamping: Enabled

IP Address: 34.234.206.74

Time Zone: (UTC-08:00) Pacific Time (US &amp; Canada)

**Record Tracking**

Status: Original

Holder: Mosaic Support

Location: DocuSign

10/10/2023 3:06:46 PM

loannotices.webbank@joinmosaic.com

Status: Authoritative Copy (9 of 9 documents)

Holder: Mosaic Support

Location: DocuSign

10/10/2023 3:07:34 PM

loannotices.webbank@joinmosaic.com

**Signer Events****Signature****Timestamp**

Sheila Simmons



shebasimmons1216@yahoo.com

Sent: 10/10/2023 3:06:51 PM

Security Level:

Viewed: 10/10/2023 3:07:07 PM

.Email

Signed: 10/10/2023 3:07:31 PM

ID: 536c70e9-c0c0-4ed0-b385-fe838ac95328

Signature Adoption: Pre-selected Style

10/10/2023 3:06:52 PM

Using IP Address: 174.244.130.170

Signed using mobile

**Electronic Record and Signature Disclosure:**

Accepted: 10/10/2023 3:07:07 PM

ID: 9651dc63-d463-470d-a070-edf00b4d30ef

**In Person Signer Events****Signature****Timestamp****Editor Delivery Events****Status****Timestamp****Agent Delivery Events****Status****Timestamp****Intermediary Delivery Events****Status****Timestamp****Certified Delivery Events****Status****Timestamp****Carbon Copy Events****Status****Timestamp****Witness Events****Signature****Timestamp****Notary Events****Signature****Timestamp****Envelope Summary Events****Status****Timestamps**

Envelope Sent

Hashed/Encrypted

10/10/2023 3:06:51 PM

Certified Delivered

Security Checked

10/10/2023 3:07:07 PM

Signing Complete

Security Checked

10/10/2023 3:07:31 PM

Completed

Security Checked

10/10/2023 3:07:31 PM

**Payment Events****Status****Timestamps****Electronic Record and Signature Disclosure**

## **DISCLOSURE AND CONSENT TO ELECTRONIC RECEIPT OF CONSUMER DISCLOSURES**

From time to time, Solar Mosaic (we, us, our, or Mosaic) may be required by law to provide to you certain written notices, disclosures, terms and conditions, other documents, and any changes related to our loan to you (Loan Disclosures). Described below are the terms and conditions for providing to you such Loan Disclosures electronically through our online platform or through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document. It is your responsibility to keep a copy of all electronic documents for your records.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive Loan Disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive Loan Disclosures only in paper format. How you must inform us of your decision to receive future Loan Disclosures in paper format and withdraw your consent to receive Loan Disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive Loan Disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the Loan Disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper Loan Disclosures. To indicate to us that you are changing your mind and would not like to, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the Mosaic platform or through the DocuSign system all required notices, loan related disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. In order to use the electronic delivery of loan related disclosures and notices, and to access, receive and retain the disclosures, notices, etc. you must provide at your own expense an Internet connected device. It is your responsibility to update Mosaic regarding changes to your e-mail address. To reduce the chance of you inadvertently not receiving any Loan Disclosures, we prefer to provide all Loan Disclosures to you by the same method and to the same address that

you have given us. Thus, you can receive all Loan Disclosures electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of Loan Disclosures electronically from us.

**How to contact Solar Mosaic:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of Loan Disclosures, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [loannotices@joinmosaic.com](mailto:loannotices@joinmosaic.com)

**To advise Solar Mosaic of your new e-mail address**

To let us know of a change in your e-mail address where we should send Loan Disclosures electronically to you, you must send an email message to us at [loannotices@joinmosaic.com](mailto:loannotices@joinmosaic.com) with the subject line “Email Address Change” and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

**To request paper copies from Solar Mosaic**

To request delivery from us of paper copies of the Loan Disclosures previously provided by us to you electronically, you must send us an e-mail to [loannotices@joinmosaic.com](mailto:loannotices@joinmosaic.com) with the subject line of “Past Paper Copy Request” and in the body of such email request you must state your e-mail address, full name, US Postal address, telephone number. We will bill you for any fees at that time, if any.

**To withdraw your consent with Solar Mosaic**

To inform us that you no longer want to receive future Loan Disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to [loannotices@joinmosaic.com](mailto:loannotices@joinmosaic.com) with the subject line of “Future Paper Copy Request” and in the body of such email request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

**Required hardware and software**

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
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Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

\*\* These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

**Acknowledging your access and consent to receive materials electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic Loan Disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving Loan Disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I agree to receiving Loan Disclosures electronically and to the terms and conditions described above; and
- I agree that electronic Loan Disclosures shall have the same meaning and effect as if provided to me in paper form.